





INFORMATION DISCLOSURE STATEMENT FILING PROVISION:

☐ This IDS is believed to be timely in that it is being submitted under 37 CFR § 1.97(b), that is (1) within three months of the filing date of the application, which is not a continued prosecution application filed under § 1.53(d) or (2) within three months of entry of the national stage as set forth in 37 CFR § 1.491; or (3) before the mailing of a first Office action on the merits; or (4) before the mailing of a first Office action after filing a request for continued examination under § 1.114. Thus, no fee is required.

☐ However, if the undersigned is in error in this regard, Applicant respectfully requests that the Office consider this IDS as filed under 37 CFR § 1.97(c), if applicable, and charge the fee due under 37 CFR § 1.17(p) to the deposit account referenced below.

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☒ This IDS is being submitted under 37 CFR § 1.97(c), that is after mailing of a first Office Action on the merits, but before a Final Action under 37 CFR § 1.113 or a Notice of Allowance under 37 CFR § 1.311.

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STATEMENT UNDER 37 CFR § 1.97(e):

- ☐ Each item contained in this IDS was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this IDS.
- ☐ No item contained in this IDS was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing this statement after making reasonable inquiry, no item of information contained in this IDS was known to any individual designated in 37 CFR § 1.56(c) more than three months prior to the filing of this IDS.


PAYMENT AND/OR AUTHORIZATION TO CHARGE FEES:

- ☐ A check in the amount of \_\_\_\_\_ is enclosed for the above fee(s).
- ☒ The Commissioner is authorized to charge the fee due under 37 CFR § 1.17(p) to the Bingham McCutchen's Deposit Account No. 50-2518, referencing billing 7011232001. The Commissioner is further authorized to credit any overpayment or to charge any underpayment to Bingham McCutchen's Deposit Account No. 50-2518, referencing billing 7011232001.

Respectfully submitted,

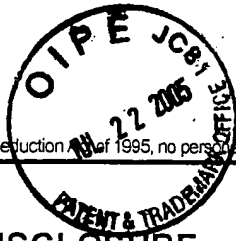
Dated: October 28, 2003

By: \_\_\_\_\_

  
Erin C. Ming  
Reg. No. 47,797

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Three Embarcadero, Suite 1800  
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PTO/SB/08b(08-03)

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U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 1 of 1

**Complete if Known**

Application Number	09/614,427
Filing Date	July 12, 2000
First Named Inventor	Henry Schellhorn
Art Unit	3624
Examiner Name	Narayanswamy Subramanian
Attorney Docket Number	250/271

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	1	DUFFIE, DARRELL, "Dynamic Asset Pricing Theory", 1996, 2 <sup>nd</sup> Ed., Princeton University Press, Princeton, NJ	
	2	FABOZZI, FRANK J. et al., "Mortgage and Mortgage-Backed Securities Markets", 1992, Harvard Business School Press, Boston, MA.	
	3	GLASSERMAN, PAUL J. et al., "Asymptotically Optimal Importance Sampling and Stratification for Pricing Path-Dependent Options", April 1999, pp. 117-152, Mathematical Finance, Vol. 9, No. 2.	
	4	HULL, JOHN C., "Options, Futures & Other Derivatives", 2000, 4 <sup>th</sup> Ed., Prentice Hall, Upper Saddle River, NJ	
	5	JAMSHIDIAN, R., "Bond and Option Evaluation in the Gaussian Interest Rate Model", 1989, Financial Strategies Group, Merrill Lynch Capital Markets, New York.	
	6	LORD, GRAHAM et al., "Using Low-Discrepancy Points to Value Complex Financial Instruments", Contingencies, September/October, 1996, pp. 52-56	
	7	NIEDERREITER, HARALD, "Random Number Generation and Quasi-Monte Carlo Methods", Regional Conference Series in Applied Mathematics, 1992, Society for Industrial and Applied Mathematics, Philadelphia, PA	
	8	PRESS, WILLIAM H. et al., "Numerical Recipes in C: The Art of Scientific Computing", 1992, 2 <sup>nd</sup> Ed., Cambridge University Press, Cambridge, UK	

Examiner  
SignatureDate  
Considered

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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250/271



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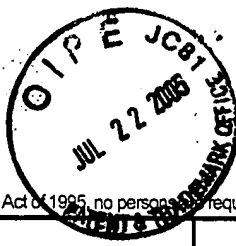
Respectfully submitted,

Dated: April 9, 2004

By: Janet D. Chance  
Janet D. Chance  
Reg. No. 55,048

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First Named Inventor	Henry Schellhorn
Art Unit	3624
Examiner Name	Narayanswamy Subramanian
Attorney Docket Number	250/271

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	2.	HULL, John, "Options, Futures, and Other Derivatives," <i>Prentice-Hall</i> (1997) 4 <sup>th</sup> Ed., Chapter 21.12, p. 580-591.	
	3.	SHELLHORN, H. et al., "Variance Reduction Techniques for Large Scale Risk Management," <i>Monte Carlo and Quasi Monte-Carlo Methods</i> (1998), Springer 2000, p. 419-435.	
	4.	Oracle® Risk Manager Reference Guide, Release 4.0, Part No. A68684-01 (1999)	

Examiner  
SignatureDate  
Considered

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COPY

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Date Mailed:

April 9, 2004

Serial No.:

09/614,427

Applicant(s):

Henry SCHELLHORN

Title:

VARIANCE REDUCTION TECHNIQUE FOR LARGE SCALE  
RISK MANAGEMENT

Atty. Docket No.:

250/271

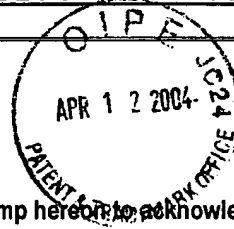
Date Due:

April 16, 2004

Filing Date:

July 12, 2000

Commissioner for Patents  
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4. Response to Office Action (4 pgs)
5. Petition for Extension of Time/2 mos  
(1 pg) (in duplicate)
6. IDS Statement (3 pgs); Form SB/08b (1 pg)  
and 4 references.





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Date Mailed:

October 29, 2003

Atty. Docket  
No.:

250/271

Applicant(s):

Henry Schellhorn

Title:

VARIANCE REDUCTION TECHNIQUE FOR LARGE  
SCALE RISK MANAGEMENT

Serial No.:

09/614,427

Filing Date:

July 12, 2000

Commissioner for Patents  
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